

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF COLUMBIA**

IN RE: _____

Chapter 13 Case No.: _____

SSN(S): _____ (Last 4 Digits Only)

Confirmation Hearing: _____

CHAPTER 13 PLAN - (VARIABLE RATE) & NOTICE OF DEADLINE TO OBJECT TO CONFIRMATION

THE FUTURE EARNINGS/INCOME OF THE DEBTOR ARE HEREBY SUBMITTED TO THE SUPERVISION/CONTROL OF THE TRUSTEE, AND THE DEBTOR/EMPLOYER/INCOME SOURCE SHALL PAY TO THE TRUSTEE MINIMUM \$_____ MONTHLY FOR APPROXIMATELY _____ MONTHS WITH TOTAL MINIMUM FUNDING OF \$_____. **AND THE DEBTOR(S) SHALL SUBMIT TO THE TRUSTEE, AT THE TIME OF FILING WITH THE TAX AUTHORITY, COPIES OF FEDERAL AND STATE TAX RETURNS FILED DURING THE PENDENCY OF THIS CASE.**

The debtor hereby authorizes and directs the employer/income source to comply with all Trustee's Directions by deducting and forwarding plan payments directly out of debtor's income source. The debtor shall commence proposed plan payments as required by 11 U.S.C. §1326(a)(1), **by money order**, and continuing **each month** until automatic payroll deductions begin.

EACH HOLDER OF AN ALLOWED SECURED CLAIM SHALL RETAIN ITS LIEN AS REQUIRED BY 11 U.S.C. §1325(a)(5)(B)(i), AND FROM THE PAYMENTS RECEIVED, THE TRUSTEE SHALL MAKE DISBURSEMENTS AS FOLLOWS:

- A. **11 U.S.C. §507 PRIORITY CLAIMS:** FULL 100% PAYMENT
- B. **11 U.S.C. §1322(b)(5) CLAIMS:** THE DEBTOR SHALL MAINTAIN POST-PETITION PAYMENTS DIRECTLY WHILE CASE IS PENDING AND THE TRUSTEE WILL CURE ALL PRE-PETITION ARREARS, COSTS, AND FEES OF THE FOLLOWING CLAIMS:
- - WITH FULL 100% PAYMENT:
- - WITH FULL 100% PAYMENT PLUS 6% POST-CONFIRMATION INTEREST PER ANNUM:
- C. **DIRECT PAYMENTS:** THE DEBTOR SHALL PAY DIRECTLY THE FOLLOWING CLAIMS TO THE EXTENT THEY ARE **§1322(b)(2) CLAIMS** (SECURED ONLY BY SECURITY INTEREST IN DEBTOR'S PRINCIPAL RESIDENCE) OR **§1322(b)(5) CLAIMS** OR **ALLOWED SECURED CLAIMS** (SUBJECT TO THE PROVISIONS OF HANGING SENTENCE OF §1325(a)(5), IF APPLICABLE):
- D. **ALL REMAINING CLAIMS:** ALL ALLOWED SECURED CLAIMS SHALL BE PAID IN FULL 100% PAYMENT PLUS 6% POST-CONFIRMATION INTEREST PER ANNUM. ALL UNSECURED CLAIMS SHALL BE PAID VARIABLE RATE.
- E. THE FOREGOING PAYMENTS ON ALLOWED SECURED CLAIMS SHALL BE PAID IN EQUAL MONTHLY PAYMENTS OVER THE DURATION OF THE PLAN BUT THE TRUSTEE MAY PAY ANY SUCH CLAIM A LARGER AMOUNT IN ANY MONTH.

DATE_____
DEBTOR'S ATTORNEY (OR DEBTOR & JOINT DEBTOR IF NO ATTORNEY)

NAME: _____ BAR #: _____

ADDRESS: _____

TELEPHONE #: _____ FAX #: _____

DEADLINE FOR CREDITORS TO FILE OBJECTIONS: Objections to confirmation of the INITIAL PLAN must be filed and served on debtor and Trustee on the date that is 28 days after the filing date of the INITIAL PLAN. Objections to confirmation of an AMENDED PLAN must be filed and served on debtor and Trustee either on the date that is 21 days after the filing date of the AMENDED PLAN or, if later, on the date that is the deadline for objecting to the initial plan. **Absent timely objections, the Court may confirm the initial plan or amended plan without hearing.**

Certificate of Service

I hereby certify that a copy of this Plan has been mailed, postage pre-paid, on the date that appears below to **all scheduled creditors and to:**

Cynthia A. Niklas, Esq., Chapter 13 Trustee 4545 42nd St. NW #211 WDC 20016-4623

IRS Centralized Insolvency POB 7346 Philadelphia, PA 19101-7346 & **IRS Chief Counsel** 455 Mass. Ave. NW #500 WDC 20001

DC Tax & Revenue 1101 4th St. SW 6th FL WDC 20024 & **Attorney General for DC** 441 4th St. NW WDC 20001-2714

US Attorney DC Civil Division Financial Litigation 555 4th St. NW WDC 20530

Child Support Services Division Office of Attorney General 441 4th St. NW 5th FL WDC 20001

DATE OF SERVICE_____
DEBTOR'S ATTORNEY (OR DEBTOR & JOINT DEBTOR IF NO ATTORNEY)